

ABSTRACT OF THE DISCLOSURE

When the user acquires service, payment can be performed by utilizing a portable terminal such as a cellular phone which has widely been popularized. When
5 service for pay is acquired from a computer server via a multi-function machine, the multi-function machine requests the user to input phone number of his cellular phone and calls the phone to receive predetermined information regarding the payment. When received, the
10 multi-function machine effects charge processing for the user's service.

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